

**Proposed NU Business Name: CHANDNI TAILORS**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shushanta Kumar Bish



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>BELAL HOSSEN</b>
Age	:	1-01-1983 ( 34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	0 1Sons 01Daughter
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: West chadrapur P.O: Boyragirhat , P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AMANA BEGUM</b>
(iii) Father's name	:	<b>LETE:ALI AHMADE</b>
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 08 (Female), Member ID: 2953, Group No: 03 Member since: 16-03-1992-19/12/1999 (07Years) First loan: BDT 5000 /-
Further Information:		Existing loan: BDT 10000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	14 years experience in running business. He has 06 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-500291
Family's Contact No.	:	01845-408547
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMANA BEGUM** joined Grameen Bank since 07years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHANDNI TAILORS</b>
Location	:	Siloniya Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,tailoring items etc.</li><li>▪Average 30% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪ 01 Will be appointed after receiving equity money.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

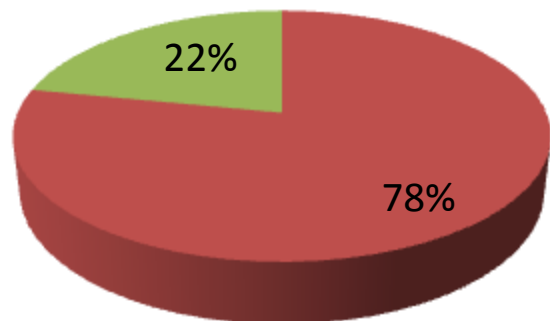
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	1350	40500	486000
Less Fixed Expense			
Rent		2200	26400
Electric Bill		1300	15600
Transportaion		800	9600
Salary (Self)		5000	60000
Salary (Staff)		25000	300000
Intertainment		100	1200
Gard		40	480
Mobil Bill		300	3600
Total Fixed Cost (D)		34740	416880
Net Profit (E)= [C-D]		5760	69120

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Than cloth	200	60	12,000	0	0	0	12000
Panjabi	50	900	45,000			0	45000
Shirt pieces	20	300	6,000			0	6000
Broker cloth	15	400	6,000			0	6000
Pant	20	350	7,000			0	7000
Tailaringaxosoris	0	0	0			30,000	30000
Machine parts	0	0	0			20,000	20000
Three pieces	0	0	0	100	200	20,000	20000
Others	0	0	74,000			0	74000
Security	0	0	100,000			0	100000
<b>Total</b>	<b>305</b>	<b>2010</b>	<b>250,000</b>	<b>100</b>	<b>200</b>	<b>70000</b>	<b>320000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 70,000
- Total 320,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	5740	172200	2066400	2169720	2278206
<b>Total Sales(A)</b>	<b>5740</b>	<b>172200</b>	<b>2066400</b>	<b>2169720</b>	<b>2278206</b>
<b>Less Variable Expense (B)</b>					
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	<b>4018</b>	<b>120540</b>	<b>1446480</b>	1518804	<b>1594744</b>
<b>Total Variable Expense</b>	<b>4018</b>	<b>120540</b>	<b>1446480</b>	<b>1518804</b>	<b>1594744</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1722</b>	<b>51660</b>	<b>619920</b>	<b>650916</b>	<b>683462</b>
<b>Less Fixed Expense</b>					
Rent		2200	26400	26400	26400
Electric Bill		1300	15600	15900	16200
Transportaion		800	9600	10080	10584
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		25000	300000	300000	300000
Entertainment		100	1200	1200	1200
Gard		40	480	480	480
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>34740</b>	<b>416880</b>	<b>417760</b>	<b>418664</b>
<b>Net Profit (E)= [C-D]</b>		<b>16920</b>	<b>203040</b>	<b>213192</b>	<b>223852</b>
<b>Investment Pay Back</b>			<b>28.000</b>	<b>28.000</b>	<b>28.000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	203,040	213192	223851.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		175040	360232
	<b>Total Cash Inflow</b>	<b>273,040</b>	<b>388,232</b>	<b>584,084</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>175,040</b>	<b>360,232</b>	<b>556,084</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

























